CENTRAL FEDERAL CORP Form 8-K July 17, 2009

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 FORM 8-K CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934
Date of Report (Date of earliest event reported): July 17, 2009
CENTRAL FEDERAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware 0-25045 34-1877137

(State or other jurisdiction of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

2923 Smith Road, Fairlawn, Ohio

44333

(Address of principal executive offices)

(Zip Code)

Registrant s telephone number, including area code: (330) 666-7979

Not Applicable

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition

On July 17, 2009, the registrant issued a press release announcing performance for the quarter and year to date periods ended June 30, 2009. A copy of the press release is included as Exhibit 99 to this report.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

Press release issued on July 17, 2009, announcing performance for the quarter and year to date periods ended June 30, 2009.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Central Federal Corporation

Date: July 17, 2009 By: /s/ Therese Ann Liutkus

Therese Ann Liutkus, CPA

Treasurer and Chief Financial Officer

EXHIBIT INDEX

Exhibit Number	Description
99	Press release issued on July 17, 2009, announcing performance for the quarter and year to
	date periods ended June 30, 2009.